

Ginger Grimes  
Ginger's Flower Shops  
317 W Race St  
Martinsburg, WV 25401-3395

Secretary Jennifer Johnson  
Board of Governors of the Federal Reserve System  
20th Street and Constitution Avenue NW  
Washington, DC 20551

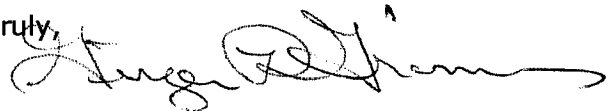
Dear Secretary Johnson:

Here at Ginger's Flower Shop, credit and debit card sales are a very common occurrence. I do have some corporate clients whom I bill, but mostly my customers pay with some sort of card. Over the course of my thirty-eight years in business, I have seen my clientele become more and more reliant on this method of payment. Since everyone has become so dependent on these cards to make their purchases, I think it is only fair that the processing companies be required to charge fair fees to the retail businesses that handle these purchases.

My sales have declined terribly over the past two and half years. I attribute this to the recession. While I am not happy about the fees my processing company charges me, I do not agonize over them. I prefer to spend my valuable time working to improve my products and increase my sales. Arguing with the processing company would just be a waste of time. There is just not much I can do as a small business owner to combat the power of these large credit card companies.

Small companies like mine are what this country has been built on. The success of small operations is a necessity if this country is ever going to truly recover from these terrible economic times. Please consider my request and see the limit through to implementation.

Yours truly,

A handwritten signature in black ink, appearing to read "Ginger Grimes", with a long, sweeping horizontal line extending to the right.

Ginger Grimes